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HOW MONEY KINGS MAY BE SHACKLED

FAMOUS BANKER-POLITICIAN DISCUSSES
OWEN-GLASS CURRENCY BILL AND
TELLS WHERE IT FAILS AND WHAT
CONGRESS CAN DO TO RESTORE BUSI-
NESS.

(By Rudolph Spreckels, Pres. First
National Bank of San Francisco.)
Article III.

The present emergency currency
law, which dies automatically in June
1914, should be re-enacted for a period
of three or four years before any other
financial measures is acted upon by
congress.

The people will then know that cur-
rency sufficient to meet all ordinary
financial requirements is available. It
will serve as a safeguard against
panics.

Last summer when financial trouble
threatened, with interest rates high
and money tight, the secretary of the



RUDOLPH SPRECKELS.

treasury announced that he would is-
sue emergency currency up to \$500,
000,000, if necessary, under the Al-
drich-Vreeland emergency currency
law.

An immediate change took place.
Interest rates fell to normal, and con-
fidence was restored on that mere an-
nouncement.

Almost any sudden and revolution-
ary change affecting the entire money
and credit system of the nation, is
likely to precipitate serious trouble in
which every citizen must suffer.

Currency is not a party question
like the tariff.

Partisan action should not be al-
lowed to rush ill-advised and half-
baked legislation upon the country. I
hold that the Glass-Owen bill is de-
signed with political aims as its main
basis. It is a Democratic caucus
measure which has not had general
debate.

If government reserve banks are de-
sirable, and I believe they are, they
should be capitalized out of public
funds, not through compulsory sub-
scriptions.

The issue and retirement of cur-
rency should be made as nearly automatic
as possible, to meet legitimate trade
requirements only.

Reserve funds now on deposit with
national banks in reserve or central
reserve cities, should not be trans-
ferred to government reserve banks,
otherwise a general calling of loans
by national banks would follow, and
financial and business trouble could
not be avoided.

Reserve funds left on deposit with
national banks, under proper restric-
tions, could be made just as available
as if actually on deposit with federal
reserve banks. This would obviate
the financial panic the Glass-Owen bill
reserve conditions would precipitate.

To preserve a sound financial stand-
ing, the form and tenor of notes must
be prescribed by law and not left to
the discretion of a political board such
as proposed in this bill.

Every national bank should be al-
lowed to submit a fixed per cent of its
paper to the government reserve bank
at least every thirty days, and if such
paper be sound, have it certified as
available for currency issue.

This would eliminate the possibility
of discrimination in times of money
stringency.

The independence of banks should
be encouraged by making financial
and political discrimination impossi-
ble.

To further insure protection to in-
dividuals and legitimate business in-
terests against unfair discrimination by
banks, some method of appeal to gov-
ernment banks should be established.

These suggestions, briefly stated,
are designed to encourage public dis-
cussion of the many serious questions
involved in the establishment of a new
national financial plan. They indicate
some vital safeguards which the
Glass-Owen bill fails to provide.

The people should urge upon their
representatives a full public debate on
the bill and the elimination of partisan
questions before final adoption.

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business transactions and financially
able to carry out any obligations made
by him.

Take Hall's Family Pills for consti-
pation.

IT HAS WHITEWASHED ITSELF

THE HOUSE OF REPRESENTATIVES JUST
SLATHERED IT ON--THE DIGNITY OF
THE MEMBERS HAD TO BE PRESERVED
---NO RECOMMENDATIONS.

(By Gilson Gardner.)

Washington, D. C., Dec. 16.--The
house of representatives has white-
washed itself. Mulhall and the Na-
tional Association of Manufacturers
brought a carload of evidence of all
kinds of lobby crookedness and this
was taken up by a house committee
(although a senate committee was do-
ing a very good job on the work) and
the house committee has lathered
the popular branch of congress with
enough lime to make it look like a
negro woodshed on a foggy night.

The majority report of the so-called
Mulhall investigating committee, head-
ed by Finis J. Garrett, of Tennessee,
and signed in addition by Cyrus Cline,
of Indiana; Joe Russell, of Missouri;
Scott Ferris, of Oklahoma (Demo-
crats), and Wm. H. Stafford, of Wis-
consin, and Frank B. Willis, of Ohio,
(Republicans), is a studied effort to
save the dignity and a few shreds of
reputation for members of the house
properly entitled to neither. The re-
port makes absolutely no recommen-
dations. Mr. Garrett stated on the
floor that the committee was author-
ized to "investigate" but not to
"recommend," and that its failure to
recommend anything was due to its
zeal not to overstep its authority. In
this report plain graft is labeled as
"indiscretion" and the real truth is
covered up with a lot of insipid criti-
cism of non-essentials.

Only one member of the committee
had the courage to approach the truth
as disclosed by the overwhelming
weight of testimony. This is Repre-
sentative William J. MacDonald, of
Michigan, a new member who has not
succeeded to the tradition that the
house must protect its reputation at
the expense of truth. MacDonald has
brought in a minority report which is
readable and enlightening as to what
is really back of this lobby activity.

"There has been broadcast in the
land for many years," says Mr. Mac-
Donald, "a suspicion of the condition
existing in congress which the revela-
tions of this inquiry will tend, and
have tended by their publication in
the public press, to absolutely con-
firm. This suspicion has developed in
public estimation to a state that
amounts to a profound distrust of the
whole system of the legislative
branch, because of the influence that
have directed its activities as well as
surrounded it. The belief has been
common among the people that the
large special interests of the country
were so firmly entrenched in and sur-
rounding the legislative branch, that
by reason of the system built up under
their influence, the enactment of
remedial laws, popularly demanded,
has been either denied or only par-
tially accorded--and then reluctant-
ly."

"The record of this inquiry shows
that a system, was built up and means
offered thereby, and used, for the
purpose of defeating and preventing
remedial legislation."

"The facilities offered by legisla-
tive methods during the period cov-
ered by these transactions for insid-
ious, secret and sinister influence and
operation are plain. The secrecy of
committee hearings and sessions; the
lack of well-defined and orderly doc-
toring of the committee's business, or

the proper keeping of the minutes of
committee proceedings; the intermin-
able tangle of technical procedure, re-
sulting from the slavish following of
precedent--frequently wrongly estab-
lished; the custom of suffering com-
mittee to absolutely frustrate the
plainly expressed and re-
corded will of the house or senate,
and the arbitrary use of this power;
the binding and gagging of the major
portion of the members of the body by
the system of partisan leadership, ren-
dering them absolutely helpless at the
will of the few who really transacted
the business, or refused to transact it
--these may be mentioned as the most
striking conditions of this kind."

Then Mr. MacDonald gets to the
most vital point in the whole lobby in-
quiry--the reason for its activities:

"Here," he says, "stands out un-
mistakably a fact, of which congress
and your committee is apparently ex-
pected to remain in complete igno-
rance, but which to the most casual
reader of the record must be plainly
apparent. That is that this is only
another phase of the desperate war
taking place between the vested inter-
ests of the country and organized
labor. Indeed, the two contestants
are in no doubt as to this. Mr. Bird,
general manager of the National Asso-
ciation of Manufacturers, referred to
the American Federation of Labor as
"the enemy." And the whole course of
the legislative activities of these asso-
ciated forces was directed to the pre-
vention of legislation that would lib-
erate in any degree the laboring forces
or lessen the privilege of the interests
for whom these officers assumed to
act."

The whitewashing job was neatly
completed by the house organization
when on the floor Mr. MacDonald of-
fered two privileged resolutions call-
ing on the house to punish for con-
tempt Messrs. Bird, Kirby, Emery,
Mulhall and other officials of N. A. M.
and to proceed to determine whether
or not to expel Congressman McDer-
mott, of Illinois. Although under the
rules entitled to an hour in his own
right, and although he could not be in-
terrupted except for a point of order
questioning the privileged character
of the resolutions, nevertheless Speak-
er Clark, assisted by Finis J. Garrett,
rolled out the steamroller, and Gar-
rett was permitted to make a motion
to refer these resolutions to the ju-
diciary committee (the graveyard of
the house); the speaker entertained
the motion; it passed; and on a de-
manded rollcall only 23 members of
the house had the courage to rise and
defy the house.



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ite Chocolates, 40c to \$5.00 per box. Vassar and Nobility Choc-
olates, 35c to \$2.50 per box.

DECORATIONS--Tree decorations, tinsel, etc., from 1c up. Xmas
Bells, from 1c to 20c for the large ones.

GREENS--We will have a full line of Holly and Immor-
telles Wreaths, well-berried Holly in bulk, Roping Mistletoe,
etc.

ORANGES--New Navels, 30c, 35c, 40c, 45c, 50c and 60c per doz. Per
case, \$4.75.

FLORIDA GRAPE-FRUIT, 3 for 25c, 10c and 20c.

IMPORTED MALAGA AND CALIFORNIA RED GRAPES.

GERMAN CHRISTMAS CAKE.

LEBKUCHEN - PFEFFERNUSSE--German Nut Cakes.

MRS. WARNER'S FRUIT CAKE.

HEINZ AND BLUE LABEL PLUM PUDDING.

CIGARS IN XMAS BOXES--Osmundos, Tom Moore, Tiberius, Little
Tom, Sierra Cruz and many others.

FANCY TOBACCOS IN GLASS HUMIDORS.

EXTRA FANCY APPLES--Jonathans, Winesaps, Grimes' Golden,
Black Ben and others, \$1.75 per box.

NUTS--Walnuts, Almonds, Filberts, Pecans, Black Walnuts, Hickory
Nuts, Chestnuts, Peanuts, Etc.

IMPORTED CLUSTER RAISINS, Smyrna Figs in baskets, Stuffed
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FRESH FRUIT AND VEGETABLES--We will have everything ob-
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POULTRY--Turkeys, Ducks, Geese, Springs and Hens.

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